

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In the Application of** )  
 )  
**Applicants: James Benjamin Williams et al.** )  
 )  
**Serial No. 10/797,889** )  
 )  
**Filed: March 10, 2004** )  
 )  
**Title: Methods for issuing, distributing, managing** )  
**and redeeming investment instruments** )  
**providing securitized annuity options** )

**Examiner**  
**Olabode Akintola**

**Art Unit 3691**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT**

This amendment is being submitted following a telephone request from Examiner Akinotola and comprises the following parts, each of which begins on a separate page:

Amendments to the specification

Remarks